

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: PAMELA JEANINE CARTHAN § Case No.: 05-31700
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§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/11/2005.
- 2) This case was confirmed on 09/26/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/27/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/26/2010.
- 6) Number of months from filing to the last payment: 57
- 7) Number of months case was pending: 68
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,475.00
- 10) Amount of unsecured claims discharged without payment \$ 14,000.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 45,470.24
Less amount refunded to debtor	\$ 379.47
NET RECEIPTS	\$ 45,090.77

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,895.60
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 5,595.60

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIA	SECURED	15,925.00	15,925.00	15,925.00	15,925.00	2,596.04
AMERICREDIT FINANCIA	UNSECURED	1,875.00	2,084.51	2,084.51	2,084.51	527.72
ARONSON FURNITURE	SECURED	100.00	217.75	100.00	100.00	8.64
TRIDENT SALES & MARK	SECURED	7,500.00	.00	4,060.61	4,060.61	311.36
500 FAST CASH	UNSECURED	400.00	NA	NA	.00	.00
AMERICAN DEBT COLL	UNSECURED	150.00	NA	NA	.00	.00
AMERILOAN	UNSECURED	400.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	950.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,500.00	1,449.79	1,449.79	1,449.79	366.95
CASH NET/COASTLINE C	UNSECURED	500.00	NA	NA	.00	.00
CASH TODAY LTD/COAST	UNSECURED	250.00	NA	NA	.00	.00
CASHTODAY LOANS	UNSECURED	200.00	NA	NA	.00	.00
CRH ENTERPRISE LLC	UNSECURED	650.00	NA	NA	.00	.00
CROSS COUNTRY BANK	UNSECURED	450.00	NA	NA	.00	.00
DELAWARE FAST FUNDS	UNSECURED	200.00	NA	NA	.00	.00
DR ROBERT FAMILARO	UNSECURED	450.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	450.00	410.50	410.50	410.50	103.77
FLEXIBLE MONEY	UNSECURED	500.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	650.00	693.14	693.14	693.14	171.36
JD MARKETING	UNSECURED	550.00	NA	NA	.00	.00
MAGNUM FUNDING INC	UNSECURED	950.00	NA	NA	.00	.00
NO FAX PAYDAY/RIO RE	UNSECURED	550.00	NA	NA	.00	.00
RIO RESOURCES XTRA C	OTHER	.00	NA	NA	.00	.00

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	120.00	.00	.00	.00	.00
AMERITECH	UNSECURED	350.00	NA	NA	.00	.00
SONIC PAYDAY LOAN	UNSECURED	1,000.00	NA	NA	.00	.00
UNITED CASH LOANS	UNSECURED	400.00	NA	NA	.00	.00
UNIVERSITY OF CHICAG	UNSECURED	4,450.00	NA	NA	.00	.00
ILLINOIS COLLECTIONS	OTHER	.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00
US FAST CASH	UNSECURED	650.00	NA	NA	.00	.00
THE WISH CENTER	UNSECURED	550.00	513.60	513.60	513.60	152.24
ARONSON FURNITURE	UNSECURED	150.00	.00	117.75	117.75	30.05
NATIONAL CAPITAL MGM	UNSECURED	NA	1,014.01	1,014.01	1,014.01	245.68
INTERNAL REVENUE SER	PRIORITY	NA	8,306.22	8,306.22	8,306.22	140.42
INTERNAL REVENUE SER	UNSECURED	.00	159.72	159.72	159.72	6.09

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	15,925.00	15,925.00	2,596.04
All Other Secured	<u>4,160.61</u>	<u>4,160.61</u>	<u>320.00</u>
TOTAL SECURED:	20,085.61	20,085.61	2,916.04
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>8,465.94</u>	<u>8,465.94</u>	<u>146.51</u>
TOTAL PRIORITY:	8,465.94	8,465.94	146.51
GENERAL UNSECURED PAYMENTS:	6,283.30	6,283.30	1,597.77

Disbursements:

Expenses of Administration	\$ 5,595.60
Disbursements to Creditors	\$ 39,495.17

TOTAL DISBURSEMENTS: \$ 45,090.77

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/05/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.